

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	
	§	
TRACI ALEXIS MILLER	§	Case No. 15-28416
MAURICE WESTERN	§	
	§	
Debtors	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 08/19/2015 . The undersigned trustee was appointed on 08/19/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 44,393.79

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	307.84
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 44,085.95

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 03/02/2016 and the deadline for filing governmental claims was 02/15/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 5,189.38 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 5,189.38 , for a total compensation of \$ 5,189.38 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 67.00 , for total expenses of \$ 67.00 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/03/2016 By: /s/KAREN R. GOODMAN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No:	15-28416	JPC	Judge:	Jacqueline P. Cox	Trustee Name:	KAREN R. GOODMAN
Case Name:	TRACI ALEXIS MILLER				Date Filed (f) or Converted (c):	08/19/2015 (f)
	MAURICE WESTERN				341(a) Meeting Date:	10/06/2015
For Period Ending:	11/03/2016				Claims Bar Date:	03/02/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. ANNUITY COURT CASE (u)  Trustee is litigating rights to annuity with Debtor's family member and has objected to Debtor's exemption.	99,000.00	0.00		44,393.79	FA
2. WEARING APPAREL AND JEWELRY	2,000.00	2,000.00		0.00	FA

			Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$101,000.00	\$2,000.00	\$44,393.79      \$0.00
			(Total Dollar Amount in Column 6)

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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 03/31/2017

Current Projected Date of Final Report (TFR): 03/31/2017

UST Form 101-7-TFR (5/1/2011) (Page: 4)  
 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-28416  
 Case Name: TRACI ALEXIS MILLER  
 MAURICE WESTERN

Trustee Name: KAREN R. GOODMAN  
 Bank Name: Associated Bank  
 Account Number/CD#: XXXXXX3276  
 Checking

Exhibit B

Taxpayer ID No: XX-XXX3778  
 For Period Ending: 11/03/2016

Blanket Bond (per case limit): \$5,000,000.00  
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
05/09/16	1	Dorothy Brown, Clerk of the Circuit Court of Cook County Chancery - Division Trust Account Chicago, Illinois 60602	Order approving Settlement Agreement dated 4/26/16	1149-000	\$44,393.79		\$44,393.79
06/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$48.95	\$44,344.84
07/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$63.80	\$44,281.04
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$65.84	\$44,215.20
09/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$65.73	\$44,149.47
10/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$63.52	\$44,085.95

COLUMN TOTALS	\$44,393.79	\$307.84
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$44,393.79	\$307.84
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$44,393.79	\$307.84

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX3276 - Checking	\$44,393.79	\$307.84	\$44,085.95
	\$44,393.79	\$307.84	\$44,085.95
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$44,393.79		
Total Gross Receipts:	\$44,393.79		

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 1:15-28416-JPC

Date: November 3, 2016

Debtor Name: TRACI ALEXIS MILLER

Claims Bar Date: 3/2/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	KAREN R. GOODMAN 111 East Wacker Drive Suite 2800 Chicago, IL 60601	Administrative		\$0.00	\$5,189.38	\$5,189.38
100 2200	KAREN R. GOODMAN 111 East Wacker Drive Suite 2800 Chicago, IL 60601	Administrative		\$0.00	\$67.00	\$67.00
100 3110	TAFT STETTINIUS & HOLLISTER LLP 111 EAST WACKER DRIVE SUITE 2800 CHICAGO, IL 60601	Administrative		\$0.00	\$2,970.00	\$2,970.00
100 3210	FactorLaw	Administrative		\$0.00	\$14,783.13	\$14,783.13
100 3220	FactorLaw	Administrative		\$0.00	\$98.44	\$98.44
100 3410	ALAN D. LASKO ALAN D. LASKO & ASSOCIATES 205 WEST RANDOLPH STREET, SUITE 1150 CHICAGO, IL 60606	Administrative		\$0.00	\$2,728.72	\$2,728.72
100 3420	ALAN D. LASKO ALAN D. LASKO & ASSOCIATES 205 WEST RANDOLPH STREET, SUITE 1150 CHICAGO, IL 60606	Administrative		\$0.00	\$21.60	\$21.60
1 300 7100	AUTO OWNERS INSURANCE COMPANY LATITUDE SUBROGATION SERVICES 1760 S TELEGRAPH ROAD STE 104 BLOOMFIELD HILLS, MI 48302	Unsecured		\$0.00	\$8,164.61	\$8,164.61

## ANALYSIS OF CLAIMS REGISTER

Case Number: 1:15-28416-JPC

Date: November 3, 2016

Debtor Name: TRACI ALEXIS MILLER

Claims Bar Date: 3/2/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
3 300 7100	PROPERTY LIQUIDATORS, INC. C/O GENETOS RETSON & YOON LLP 1000 E. 80TH PLACE SUITE 555 NORTH TOWER MERRILLVILLE, IN 46410	Unsecured		\$0.00	\$3,731.84	\$3,731.84
4 300 7100	NIPSCO 801 E 86TH AVE MERRILLVILLE, TN 46410	Unsecured		\$0.00	\$4,109.12	\$4,109.12
5 300 7100	SPRINT CORP. ATTN BANKRUPTCY DEPT PO BOX 7949 OVERLAND PARK KS 66207- 0949	Unsecured		\$0.00	\$1,223.45	\$1,223.45
6 300 7100	SPRINT CORP. ATTN BANKRUPTCY DEPT PO BOX 7949 OVERLAND PARK KS 66207- 0949	Unsecured		\$0.00	\$1,054.34	\$1,054.34
7 300 7100	SPRINT CORP. ATTN BANKRUPTCY DEPT PO BOX 7949 OVERLAND PARK KS 66207- 0949	Unsecured		\$0.00	\$439.36	\$439.36
8 300 7100	PORANIA LLC C/O BILTMORE ASSET MANAGEMENT 24500 CENTER RIDGE RD STE 472 WESTLAKE, OH 44145	Unsecured		\$0.00	\$300.00	\$300.00
9 300 7100	PREMIER BANKCARD, LLC C O JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302-9617 ORIG BY: PREMIER BANKCARD MC	Unsecured		\$0.00	\$424.99	\$424.99
10 300 7100	PREMIER BANKCARD, LLC C O JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302-9617 ORIG BY: PREMIER BANKCARD MC	Unsecured		\$0.00	\$431.38	\$431.38

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 1:15-28416-JPC

Date: November 3, 2016

Debtor Name: TRACI ALEXIS MILLER

Claims Bar Date: 3/2/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
11	JEFFERSON CAPITAL	Unsecured		\$0.00	\$172.17	\$172.17
300	SYSTEMS LLC					
7100	PURCHASED FROM					
	FINGERHUT					
	PO BOX 7999					
	SAINT CLOUD MN 56302-9617					
	ORIG BY: FINGERHUT					
	FRESHSTART					
Case Totals				\$0.00	\$45,909.53	\$45,909.53

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)



**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-28416

Case Name: TRACI ALEXIS MILLER

MAURICE WESTERN

Trustee Name: KAREN R. GOODMAN

Balance on hand \$ 44,085.95

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: KAREN R. GOODMAN	\$ 5,189.38	\$ 0.00	\$ 5,189.38
Trustee Expenses: KAREN R. GOODMAN	\$ 67.00	\$ 0.00	\$ 67.00
Attorney for Trustee Fees: TAFT STETTINIUS & HOLLISTER LLP	\$ 2,970.00	\$ 0.00	\$ 2,970.00
Accountant for Trustee Fees: ALAN D. LASKO	\$ 2,728.72	\$ 0.00	\$ 2,728.72
Accountant for Trustee Expenses: ALAN D. LASKO	\$ 21.60	\$ 0.00	\$ 21.60
Other: FactorLaw	\$ 14,783.13	\$ 0.00	\$ 14,783.13
Other: FactorLaw	\$ 98.44	\$ 0.00	\$ 98.44

Total to be paid for chapter 7 administrative expenses \$ 25,858.27

Remaining Balance \$ 18,227.68

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 20,051.26 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 90.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	AUTO OWNERS INSURANCE COMPANY	\$ 8,164.61	\$ 0.00	\$ 7,422.07
3	PROPERTY LIQUIDATORS, INC.	\$ 3,731.84	\$ 0.00	\$ 3,392.44
4	NIPSCO	\$ 4,109.12	\$ 0.00	\$ 3,735.41
5	SPRINT CORP.	\$ 1,223.45	\$ 0.00	\$ 1,112.18
6	SPRINT CORP.	\$ 1,054.34	\$ 0.00	\$ 958.45
7	SPRINT CORP.	\$ 439.36	\$ 0.00	\$ 399.40
8	PORANIA LLC	\$ 300.00	\$ 0.00	\$ 272.72
9	PREMIER BANKCARD, LLC	\$ 424.99	\$ 0.00	\$ 386.34
10	PREMIER BANKCARD, LLC	\$ 431.38	\$ 0.00	\$ 392.15

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
11	JEFFERSON CAPITAL SYSTEMS LLC	\$ 172.17	\$ 0.00	\$ 156.52

Total to be paid to timely general unsecured creditors \$ 18,227.68

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE